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PITMAN'S
BUSINESS METHODS
AND
SECRETARIAL WORK
FOR GIRLS AND WOMEN

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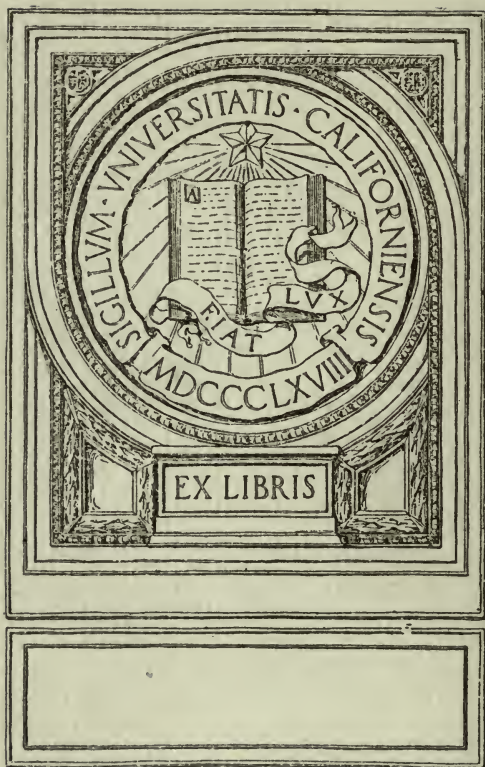


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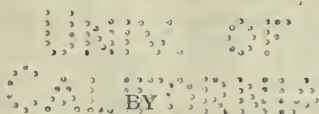
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BUSINESS METHODS
AND
SECRETARIAL WORK
FOR GIRLS AND WOMEN



HELEN REYNARD, M.A.

JUNIOR BURSAR OF GIRTON COLLEGE, CAMBRIDGE

LONDON
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FROM THE SAME PUBLISHERS

THE JUNIOR WOMAN SECRETARY. By ANNIE DAVIS, F.Inc.S.T. Basic subjects—correspondence in all its branches, the filing and preservation of letters, interviewing, keeping of household and other accounts, handling of cheques, and the correcting of printers' proofs—have all been fully discussed with a view to giving the young Secretary an insight into the duties which she would be expected to discharge. The book is intended principally for girls and young women. In crown 8vo, cloth, 100 pp., with illustrations, 1s. 3d. net.

PITMAN'S SECRETARY'S HANDBOOK. Edited by HERBERT E. BLAIN. Written on an original plan, and dealing in a concise yet sufficiently full manner with the work and duties in connection with the position of Secretary to a Member of Parliament or other public man ; to a Country Gentleman with a landed estate ; a Charitable Institution ; with a section devoted to the work of the Lady Secretary, and a chapter dealing with secretarial work in general. Second Edition, Revised. In demy 8vo, cloth gilt, 168 pp., 5s. net.

OFFICE ORGANISATION AND MANAGEMENT, INCLUDING SECRETARIAL WORK. By LAWRENCE R. DICKSEE, M.Com., F.C.A., and H. E. BLAIN, Tramways Manager, County Borough of West Ham. Second Edition, Revised. In demy 8vo, cloth gilt, 306 pp., 7s. 6d. net.

PREFACE

THIS little book is designed mainly to afford assistance to the increasing number of persons, who, without the advantages of a business training, devote a portion of their leisure to public, philanthropic and social work. In no country is so much done by voluntary effort as in England, and the voluntary services at the disposal of the community are of incalculable value. The volunteer has, however, no ready method of training. It is hoped that the following pages may prove useful even to young persons training for business posts. But these have access already to a number of excellent manuals, specially designed for instruction in commercial methods and practice, and they have, moreover, the advantage of training in the office itself, under the guidance of experts. The volunteer has generally no such opportunities, and the existing books, which are admirably adapted to a commercial education, do not exactly meet his or her needs.

The writer hopes especially to be of service to women, who seldom have an opportunity of learning business methods at first hand, and are for the most part unprepared to meet the increasing demands made on them in this respect. They are called upon to serve on committees, to act as secretaries and treasurers of societies, in short, to undertake duties which presuppose business experience if not definite business training. The work itself often supplies the only training, a method wasteful of time and material, and fraught with difficulties and humiliations to the worker. To meet the need that has arisen in this manner, this book aims at giving a brief outline of the various departments of secretarial work.

The writer wishes to take this opportunity of acknowledging her indebtedness to Sir Courtenay Boyle's little book on the *Conduct of Business*; to the treatise on *Secretarial Work and Practice* by Messrs. Alfred Nixon and G. H. Richardson, and to Mr. Charles Duguid's *How to Read the Money Article*, from which she has derived many valuable suggestions.

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Business Methods and Secretarial Work for Girls and Women

CHAPTER I

INTRODUCTORY—DUTIES OF A SECRETARY

Duties of a Secretary.

‘TRUE Dispatch is a rich Thing, for Time is the measure of Busnesse, as Money is of Wares : And Busnesse is bought at a deare Hand, where there is small dispatch. . . . Above all things, Order, and Distribution, and Singling out of Parts, is the life of Dispatch ; so as the Distribution be not too subtile : For he that doth not divide, will never enter well into Busnesse ; And he that divideth too much, will never come out of it clearly.’

So wrote Francis Bacon, and the words may well serve as a motto for the novice in secretarial work. For it is just this matter of “dispatch” that distinguishes the business man or woman from the amateur, and it is order and distribution which alone can produce dispatch.

Secretarial Work.

SECRETARIAL WORK has suffered and still suffers from the unbusinesslike methods of the amateur. There exists a very general impression that anyone can be a secretary, just as there used to be a widespread belief that anyone could be a teacher. The teaching profession has long since passed into the hands of experts, but it has only recently come to be recognised that secretarial work needs a definite training. There is indeed nothing specially recondite about business

methods : they consist in the last resort of nothing more than the application of common sense to routine work. Promptitude, accuracy, order and method,—method in working, order in arrangement, promptitude at all times, and accuracy in the minutest detail, these are the alpha and the omega of secretarial training. A competent secretary has a settled time for every duty, and a fixed place for each of the materials with which her work is concerned. She will be able to produce, at a moment's notice, any document under her care, which bears on a given subject. (The ideal has never been better described than in the portrait of the book-keeper in the world-famed novel, " Soll und Haben." " In the soul of Herr Purzel everything had its duly appointed, unalterable place—the Almighty, the Firm, the big safe, the sealing wax, the seal. Every morning when he entered his little office, he began his activities by picking up the chalk and making a white mark on the table. This mark designated the spot which the chalk itself was to occupy during the day.")

The secretary is an employee, and as such is not a person of " original authority." Nevertheless her responsibility may be considerable, though its limitations will vary with the nature of her post. A private secretary or confidential clerk is chiefly occupied in carrying out the instructions given in more or less detail by her employer, but she is expected to be conversant with all matters of office routine, or her sins and inexperience will very speedily find her out. The secretary of a society or an institution has much more in her hands. A society is generally governed by a Council or Committee, under whose instructions the secretary will work. This Council or Committee is responsible for the policy of the society, and for the broad outlines of administration, while the secretary is the officer entrusted with the actual business involved. The extent of her responsibility and power will vary within tolerably wide limits. The details of her work, however, will vary less. She will be required in all cases to attend the meetings of her Committee and carry out all the work incidental thereto. Further she will be responsible for

carrying into effect the policy of the Committee as outlined at their meetings, and specified in their orders. Lastly, unless the society have a treasurer, the secretary will be responsible for its finances.

It need hardly be said that the three classes of duties mentioned above comprise a great deal of detail.

1. **THE COMMITTEE WORK.** The secretary must be conversant with the rules and procedure of public and private meetings. Every society has its own customs, and every secretary will necessarily be guided by the usages of her particular society. In the main, procedure at meetings is modelled on the practice of the House of Commons, though we actually find the widest divergencies, and every degree of variation between the strictest formality and the most amiable laxity. A knowledge of the correct procedure is, however, an indispensable part of the equipment of every secretary.

2. **THE OFFICE.** The secretary is responsible for all the office work which the activities of her society involve. She may or may not have assistance, but she will in any case be responsible for everything that is done in the office, and if she has assistants, it will be her business to organise and allot their work. She must know how to carry on a business correspondence; when, how, and what to write. She must know how to keep her papers in a useful and accessible manner. It will be part of her duty to keep a register of members or subscribers, and she must be familiar with the forms of cataloguing, and with labour-saving appliances and devices.

3. **THE CARE OF THE SOCIETY'S FINANCES.** The finance is, if not the most important part of the secretary's work, at any rate that branch of it where the most rigid accuracy is required, and where carelessness and sins, whether of omission or commission, will bring the surest and the swiftest retribution. The secretary must therefore be acquainted with the ordinary business of handling money and keeping books, and she should be able to draw up a Revenue Account and Balance Sheet.

We have outlined the different branches of secretarial work in the above order, because it gives the most logical survey of the position. We will now take the secretary's duties in detail, beginning with the most elementary part, the ordinary routine of office work.

CHAPTER II

OFFICE ROUTINE

THE office is, by its nature, a place of routine, and all the instruction that can be given with regard to it will necessarily appear meticulous and detailed. Moreover, most of it, to the student of intelligence and zest, seems almost ludicrously superfluous. The writer remembers reading a short treatise on the "Conduct of Business," written by a distinguished Civil Servant. The book was readable and scholarly, but it was laid aside with the criticism that surely so much red tape could be dispensed with, and that in any case no one would really make all the mistakes to which attention was so carefully drawn. And yet there is hardly one of the snares and pitfalls so ably described by Sir Courtenay Boyle, that the average young secretary will not fall into at some period of her career unless she will condescend to give her mind to these very meticulous details which she is so ready to despise.

The Morning Mail.

The first duty of the secretary every morning is to deal with her budget, and her first care should be to verify the address on each envelope before opening it. Postmen and office servants have been known to make mistakes, and it is easier to make sure that the letter is addressed to oneself, than to write or make apologies to the occupant of the next set of offices, whose letter has been opened by mistake.

When the letter is opened and read through, it should at once be noted, in case the writer claims to have made an enclosure, that the enclosure is really there. This is especially important in a society whose members forward their subscriptions or other remittances by post. In quite an appreciable number of cases the enclosure is NOT there, and the

secretary will be saved much heart-searching doubt as to whether the postal order fluttered away into the fire, or got mislaid in some inexplicable manner.

When the letters have been taken out of their envelopes, and there is no occasion to keep the envelope, the secretary should on no account omit to make certain that some paper or enclosure has not been left behind, to find its way, unsuspected into the waste-paper basket. If the writer of the letter has omitted, as he frequently does, to mention that there is an enclosure, the danger of losing it is much increased. An envelope should never be destroyed without being held up to the light, or better still, turned inside out.

When the letters have been carefully read, the procedure will necessarily vary with the conditions of the secretary's work. Some letters will probably have to be put aside for submission to the committee at their next meeting. Some will, perhaps, require investigations to be made. A certain number can be answered immediately, and this will probably form the bulk of the morning's work. But in any case, whatever the nature of the correspondence received, every letter should be at least acknowledged on the day of its receipt. If no adequate answer can be made, *i.e.*, if the letter has to be referred to a committee, or if additional information has first to be obtained, a few lines should be written to acknowledge the receipt of the letter, and to indicate that a full reply will be sent in due course.

After this the secretary must be careful not to let herself be encouraged to indefinite procrastination by the fact that the minimum civility has been rendered. "We beg to acknowledge the receipt of your letter of yesterday's date, which shall receive attention," is not to be the forerunner, as sometimes happens in railway and other offices, of indefinite delay.

Answering Letters.

Every business letter must be headed by the address of the office and the date. The address in official letters is

stamped or printed, and it is very usual to print the name of a society, and of its chief officers, above the official address.

Telephone :

Telegrams :

THE ROYAL PHILOSOPHICAL SOCIETY.

President :

Secretary :

400 Albemarle Street,
London, W.

From the Secretary's Office.

The correct day of the month and the year, are the first necessities of a business letter. It would hardly seem necessary to mention this, if letters were not constantly sent without a date, or with the name of the day only. A letter headed "Wednesday" tells its own tale on Thursday morning, but gives little information in that respect a year or even a month later.

The name and address of the recipient should be set out clearly at the top of the page on the left side. The recipient is then addressed as "Sir," or "Dear Sir," in the plural, "Dear Sirs" or "Gentlemen." The latter is the usual form of address for a council, committee, Board, etc., the former for a business firm. Ladies are addressed as "Madam," "Dear Madam," or in the plural "Mesdames." A peer, spiritual or temporal, is addressed as "My Lord," a peeress simply as "Madam." In the case of companies, the letter is usually sent to the manager or secretary, who is addressed

as "Sir," or "Dear Sir." As the recipient of a business letter is often personally unknown to the writer, special care must be exercised to get his name correctly spelt and his proper titles used. It is impossible for any secretary always to get this information from a letter which he has to answer, but a Directory or Blue-book can generally be consulted with success.

Business letters must be clear, concise and to the point ; they must contain all the information which it is desired to convey, and they should contain nothing else. If the letter is a reply to a letter received, this must be made clear in the opening paragraph. If it refers to a matter previously discussed, it is well to begin : " With further reference to our correspondence," or " With further reference to our interview." This saves time, and aids the memory of the recipient. If the letter which is being answered has a reference-number, this must, of course, be quoted, and simplifies matters. If there is to be an enclosure of any kind this fact should be mentioned in the text of the letter, and should be noted in the top left-hand corner of the page.

If the letter gives a reply to several questions, these should be taken in order, and each point must be disposed of before the next is taken up. The writer must on no account repeat herself, or go back and add in a different paragraph some forgotten particular vitally affecting the point discussed in an earlier portion of the letter. Either of these defects gives the appearance of muddle, and muddle must be avoided at all costs. If the letter is not perfectly clear, if points have been left out, or the reasoning does not appear cogent, it is better to tear it up and begin afresh.

If the letter is concerned with a number of separate points, these should be dealt with in separate paragraphs in order of importance. If the subject matter contains, as it were, some supreme point, then the early part of the letter should be so constructed as to lead up to that point, and paragraphs should be made wherever it is desired to attract special attention to the ensuing sentence. A business letter may

be as much a matter of construction as an essay or a newspaper article, but there is never any justification for wandering from the point, or introducing extraneous matter.

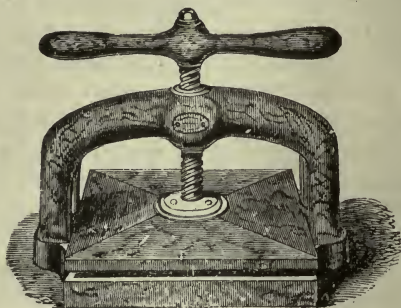
A word of warning to the young secretary may not be out of place. A letter once despatched cannot be recalled, and the secretary can hardly be too careful in the consideration of what she commits to paper. Apart from the fact that perfect civility is a *sine qua non*, it is of vital importance that no charge, accusation or threat should ever be made unless it can be amply and fully substantiated. Whether, even in such circumstances, it is to be made, is rarely for the secretary to decide. She should remember that she is the servant of her society, and that the society will be made responsible for any statement that she has put into writing. A light-hearted accusation may land her employers in the Law Courts. On the other hand, it is advisable not to volunteer information. Where her instructions are clear, the secretary should adhere to them with absolute faithfulness. Where she is acting on her own initiative, she will be well advised to consider as extraneous matter whatever does not arise directly out of the subject under consideration.

All letters of any importance must be copied before despatch. For this there are several devices.

1. THE COPY BY ORDINARY HANDWRITING is not to be recommended. It may conceivably be the only possible method in certain circumstances, and if so must be adopted, but it is unsatisfactory for a variety of reasons. It is a clumsy method, wasteful of time and energy, and, moreover, the hand-made copy does not afford positive proof of the contents of the letter that has been despatched. It may be a careless copy, or the writer may have altered it in detail. As evidence, therefore, it has not the value of the letter-press copy, or the typewritten carbon copy.

2. THE LETTER-PRESS COPY is a method still in vogue among business men, and the letter-press is still an indispensable part of the equipment of most offices. The different kinds of presses are legion, but in each case the principle is

the same. The original letter is written in copying ink, or typed with a copying ribbon. Before despatch an impress of it is taken on the absorbent paper of the Letter Book.



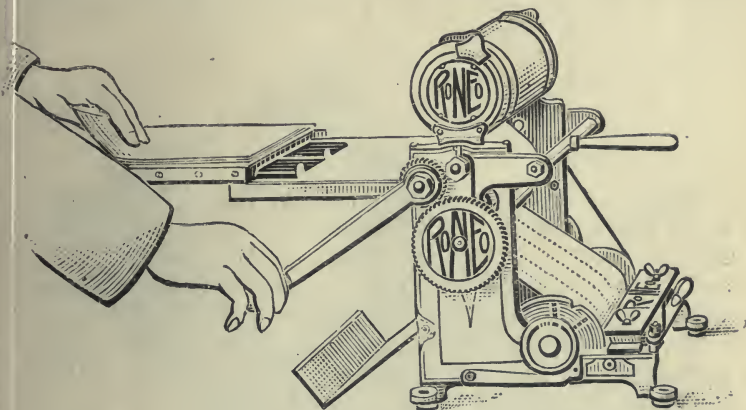
COPYING PRESS

Thus the book contains a complete record of all the correspondence sent out from the office day by day. To facilitate reference, the Letter Book has an index, and every day the letters copied into the book will be entered into the index at the end. When, therefore, it is desired to know whether a letter was written to a certain person or firm, at a given date in the past, it is only necessary to turn up the name in the index of the Letter Book, where the references to the pages on which letters to that person or firm are copied, will be found. The copy of the letter itself can then be turned up, and complete certainty is ensured.

3. THE CARBON COPY. A third method of copying is by means of a carbon copy made on the typewriter. This is, perhaps, the speediest method of all, and involves no risk of damaging the original letter. It is possible, where a carbon copy of a letter has been taken, to file this copy together with the letter to which it is a reply. In this way a complete "dossier" can be kept of all the correspondence relating to a particular piece of business, and reference to the matter is much simplified. On the other hand, the carbon copy can be lost or mislaid, and it could even be tampered with, while

the letter book copy is an absolutely safe repository of information, and constitutes unimpeachable evidence.

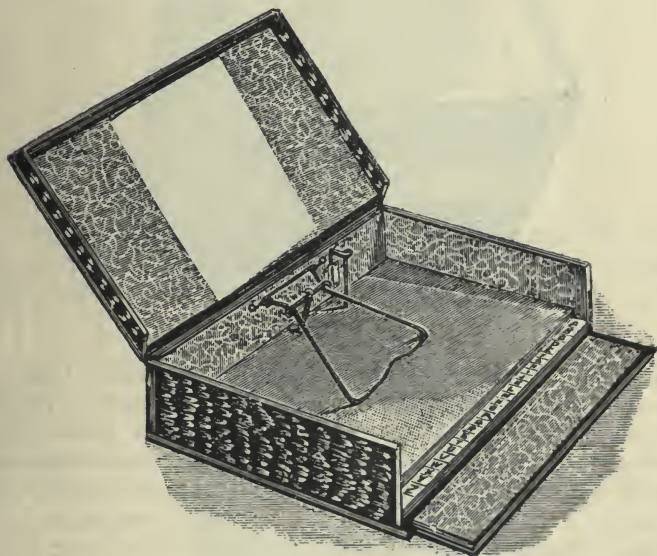
4. THE ROTARY COPIER. Another method of copying letters is by means of the Rotary Copier. The letter to be copied is placed between rollers, and a copy taken on a continuous roll of paper, which is afterwards cut by means of a knife attached to the machine. In this way a copy exactly similar in character to that made in a press copy book is taken on a loose sheet.



All communications of any kind must be entered into the Postage Book before leaving the office. This book contains spaces for the entry of the date of despatch, the name of the recipient, the subject matter of the letter and the postage.

THE POSTAGE BOOK serves not only as an account for the stamps used, but as a brief record of the subject of the correspondence, and as evidence that the letters in question have actually been despatched. In most cases the copy of the letter, as described above, would serve as evidence of this kind. But it may be that the letter was deemed at the time too insignificant to copy, or it may be that it consisted only of a receipt or a printed form, in which case the entry in the Postage Book would be the only evidence on the subject.

There are so many different kinds of files, and they serve so many different purposes, that it is difficult to recommend any kind for general use. Nothing except experience will avail to show what method is best adapted to any particular kind of correspondence. The simplest of all is the indexed box or envelope. The envelope, which is compressible, takes up least space, and is best adapted for the interior of a desk or cupboard; the box will equally well stand on a shelf or table. Either kind of file can be obtained in any one of a variety of standard sizes.



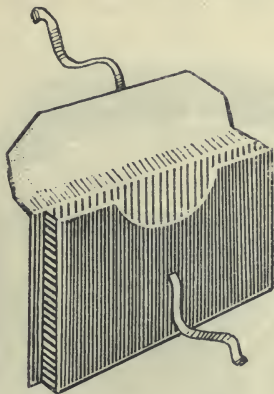
If the work of a secretary admits of being divided up into definite classes, a separate file can be assigned to each subject with which she has to deal, and the letters are simply put away in their respective files, under the initial of the name of the persons to which they are addressed. Every letter, before being put away, must be endorsed, *i.e.*, a note must

be made, preferably in the top left corner, of the fact that the letter has been answered, of the date of the reply, and of the reference to the page of the Letter Book, if any, in which the answer is copied.

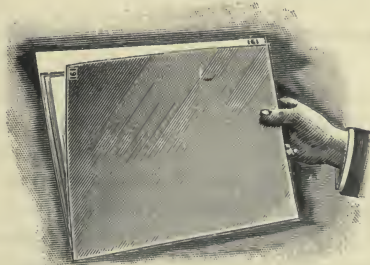


In many offices, there is a constant and fairly regular exchange of letters with some persons or firms. These persons or firms should each have a separate file devoted to their use. This file will, of course, not be alphabetical, but need consist only of a box or case, in which the letters are placed in order of date. If the outgoing letters are written on the typewriter with a carbon copy, the copies will be filed with the letters received, so that the whole packet will probably be made up of letters received and letters sent, in regular alternation. This, as has already been mentioned, is a very convenient arrangement for the looking over of past correspondence. Where the copies of the letters sent out are not taken on separate sheets, but are printed off in the Letter Book, the reference to the page of the Letter Book, on which

the answer to a given letter will be found, is noted on the letter in the file, so that the correspondence can be traced with equal certainty, though with rather more trouble.



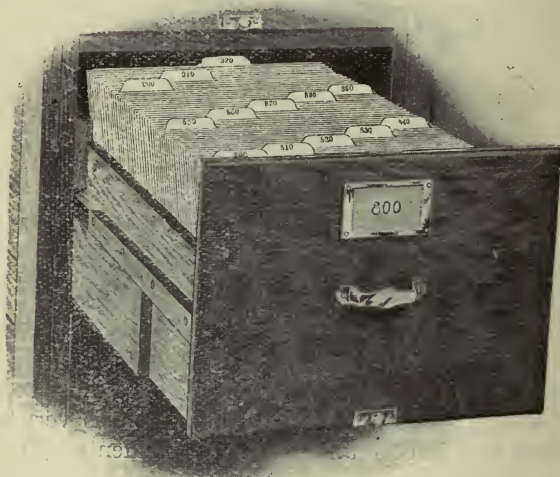
Another method of filing to which reference must be made is the Vertical System of filing. This system is very useful where there is a large number of correspondents. The idea



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is to bring together in one folder all letters to and from each correspondent. To do this, copies of outgoing letters are taken by the carbon process by typewriter or by machine

copier. Each copy is placed in the folder with the letter it answers, and the folders are filed vertically in a cabinet drawer so that any folder may be taken out and put back without disturbing the others.



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For most businesses, Numeric Filing is the most convenient. The folders containing the correspondence are usually made of tough manilla, uniform in size and numbered consecutively from 1 upwards. The letters are placed in order of date, those of the latest date being in front. Every letter received and a copy of every answer sent are marked with the number of that correspondent's folder, and the person who files goes simply by the number. The indexing of the correspondence kept by this method is done by means of a card index (see below).

For some businesses Alphabetic Filing is convenient. In this case a folder is assigned to each correspondent, whose

name is written on the projecting lip on the back edge of the folder. The folders are filed alphabetically with alphabetic guides. No card index is necessary when this method is adopted.

With regard to the letters which cannot conveniently be filed away, because they deal with a subject still under consideration, some temporary expedient must be resorted to. They may be placed in pigeon-holes on the secretary's desk (provided that the desk can be closed over them), or they may be placed in a separate alphabetical file marked "Current Business," or "Business in hand." From these temporary resting places, they can be moved to their permanent homes, as soon as the matter to which they refer is settled. Where, however, the correspondent is one of those who has a file to himself, and his file is easily accessible, there is no excuse even for this temporary expedient.

The only letters which may be left loose in a drawer are those with which the secretary has been unable to deal on the day of receipt—a category which, from the nature of the case, should be as small and unimportant as possible.

CHAPTER III

REGISTERS, CATALOGUES, ETC.

Address Book.

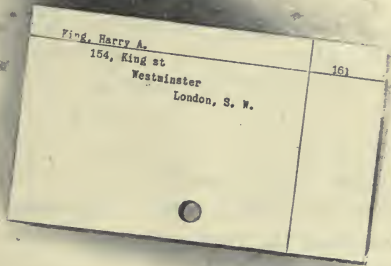
THE secretary of every society must keep an Address Book and Register of Members. She must be able to turn up any member's address at a moment's notice, and she ought also to be able to produce information on other matters without delay. She may be asked at any moment whether a member has paid her annual subscription, and if so, when and what was the amount paid.

The old-fashioned kind of Address Book is well known to everyone. It is an indexed book, of more or less grandeur as to binding and illumination, the number of pages allotted to each letter being adapted to the exigencies of the situation. Thus, B, H, M, R, W, are allowed the maximum of space, A and E very little, Q the minimum. This arrangement, coupled with the index, would seem at first to make for a high degree of convenience, but secretaries have not been long in discovering that the indexed register fails in several respects, and it has now been practically superseded by the card index and loose-leaved book.

In the first place, any book register fails from the alphabetical point of view as soon as there is any change in the membership of a society. Members drop out, and their names must be struck off, to the great detriment of the appearance of the page where this incident has occurred. But further, new members come in, and this must eventually interfere with the alphabetical accuracy of a page, even if a wide space has been left between any two entries to allow for this contingency.

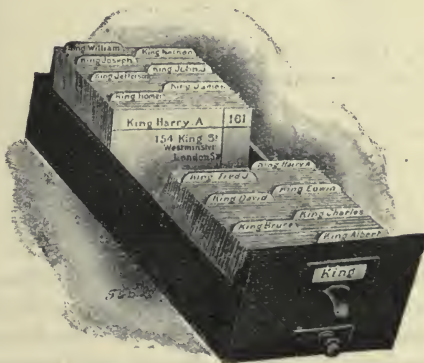
Card Index.

The card index was introduced to meet precisely this situation.



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Each member's name is entered on a separate card, and these cards are arranged in alphabetical order in a box, which is made of cardboard, papier mâché, or wood. The cards



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fit into it exactly, and are secured by a light metal rod which runs along the base of the box and is passed through a punched hole in each card. If it is desired to take out one or more cards, the rod is drawn out, the cards removed, and the rod restored without interfering in any way with the rest of the



cards. "Guide" cards, marked A to Z divide off the spaces for each letter from each other. The boxes are obtainable in every size, and the cards in every variety. The method of attaching the cards to the box also varies, and there are now devices for enabling the cards to be removed without withdrawing the securing rod.

BOND, ARCHIBALD, M.D. (Oxon) F.R.S.

500 Piccadilly, W.

Elected, July 1, 1906.

Served on Committee, 1908-1910



The advantages offered by such a catalogue hardly need to be pointed out. If a member resigns, his card can be taken out, but need not be destroyed; it can be put away for future reference, if desired. Every new member is entered on a fresh card, which can be inserted in the proper

The card system has, however, two main defects: the catalogue is not easily portable, nor is it convenient to use for



the addressing of envelopes—an obvious drawback, since every secretary must frequently have occasion to circularise

her members. The process of turning over the cards *in* the box is slow and clumsy, while, if the cards are taken out for the purpose, there is every chance of their being disarranged.

Loose Leaf Books.

The Loose-leaf Book was designed to overcome this defect, and combines to a certain extent, the elasticity of the card index, with the portability of the ordinary Address Book.

○									

Just as in the card catalogue each member has a separate card devoted to his use, so in this register he has an entire page, and each page is detachable and independent, so that any number of pages can be removed or inserted at any spot, without interfering with the remainder of the book. The removing or adding of leaves is not, however, quite the simple process which advertisers of loose-leaf books would have us believe, and at the best is much more complicated than a similar manipulation of cards in a catalogue box.

The clips which fasten together the leaves of the book must be undone, the pages which cover the required place must first be removed, a leaf can then be inserted or taken out, the other leaves must be replaced, and the clip restored to its position. A little practice, however, soon produces dexterity, and when all is said and done, the Loose-leaf Book remains a more convenient register of addresses than the card catalogue.

The leaves of this kind of book are generally made of very fine paper so as not to make too bulky a volume, and they are generally much larger than the catalogue card, and capable of holding a good deal of information. The illustration on page 29 shows a simple kind of ruling, but loose-leaf books are obtainable with rulings of every kind suited to different purposes of classification.

With regard to the different kinds of card catalogues, and loose-leaf books, as with files, cabinets, etc., nothing but experience and a direct acquaintance with the subject matter to be dealt with, will enable anyone to decide on the kind best suited to her purpose. Every up-to-date stationer in a large way of business has a stock of great variety, and a secretary who is about to start a system of filing correspondence, or a new register, cannot do better than call at one of these places, and ask to be shown all the files, card catalogue boxes and loose-leaf note books in the shop. If she will bear in mind the principal features of her work, and allow for expansion in any direction, she will probably have no difficulty in making a suitable choice.

CHAPTER IV

MONEY AND BANKING

THE banking business of this country, with its attendant conveniences, is so widespread and so well-known that no business person keeps more cash in the office than is required for immediate needs. Banking accounts are of two kinds: the Deposit and the Current Account.

Kinds of Accounts.

1. THE DEPOSIT ACCOUNT is a kind of easy investment. Money is placed on deposit at a bank for safe keeping and to earn interest. The would-be depositor will apply at the bank, furnished with an introduction to the manager, and will hand over the counter whatever sum she wishes to deposit. She will be given a receipt, or if the amount of her deposit be considerable, a Deposit Pass Book. Interest will be paid on this deposit, either at a fixed rate, or in the absence of any special arrangement, at a rate which fluctuates with the bank rate¹, but is generally $1\frac{1}{2}$ per cent. below it. The interest will be credited to the depositor quarterly or half-yearly, according to the custom of the bank, and she should hand in her receipt at the proper time to have the interest added to it; or if she possess a Deposit Pass Book, she should ask for this from time to time to see if her interest has been duly entered. She will be able to draw out all or any portion of the money deposited, but will generally be required to give from seven to fourteen days' notice of such intention.

The deposit account differs little from the Post Office Savings Bank account, with which everyone is familiar. It does not, however, share in the absolute safety of the Post Office account, nor can the depositor obtain her money at any place in the country which she chooses to name.

¹ The Bank Rate is the price at which the Bank of England states its willingness to grant loans.

2. THE CURRENT ACCOUNT is the important account for business purposes. This kind of account and the cheque system which is its principal feature, is an essentially British institution. Here again the would-be client presents herself at the bank with an introduction to the manager, and states that she wishes to open an account. The sum required for this purpose varies with the size and importance of the bank, the district in which this is situated, and, finally, with the courage of the depositor. An important London branch of a joint stock bank will require a balance of £70 to £100 to be kept, while a suburban or provincial bank may consent to open an account with £10. Whatever the sum, it will be handed over, and the depositor will register her signature in the bank's ledger. Having registered, the novice must remember to adhere exactly to the signature which she has entered: if she has signed Charlotte Brown in the register, she must sign the cheques which she draws, and endorse those which she pays in, "Charlotte Brown," and not C. Brown, or C. J. Brown, as the fancy may take her.

The depositor will receive :—

1. A Cheque Book.
2. A Paying-in Book.
3. A Pass Book.

Cheques.

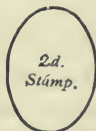
A CHEQUE is defined by statute "as a bill of exchange drawn on a banker payable on demand." This definition, if technically correct, is not altogether free from the reproach of explaining the unknown by the more unknown. On the other hand the meaning of cheque is unknown to hardly anyone, since the cheque is, in this country, the commonest form of payment for sums of any consequence. It is simply an order given by any person who has money deposited on a current account, to her banker to pay out of this amount the sum named to the person specified. The person who gives this order, *i.e.*, who writes the cheque, is called "the drawer," the person to whom the money is to be paid is called

“the payee.” A cheque may be made out “to Bearer” or “to Order.”

60
No. — 1308
F

July 1st, 19..

BARCLAY & COMPANY, LIMITED,
Peterborough.



(a)

PAY *Mr. W. F. White* or Bearer

Five Pounds five shillings and sixpence.

£5-5-6.

Charlotte Brown.

60
No. — 1308
F

July 1st, 19..

BARCLAY & COMPANY, LIMITED,
Peterborough.



(b)

PAY *Mr. W. F. White* or Order

Five Pounds five shillings and sixpence.

£5-5-6.

Charlotte Brown.

The first cheque (a) payable to Mr. W. F. White or bearer, can be cashed by Mr. W. F. White without further formality. The second cheque (b) which is made out to Mr. W. F. White or order, must be endorsed, *i.e.*, Mr. W. F. White must write W. F. White across the back of the cheque before he can get the money from the bank.

W. F. White

Both these cheques are "open," that is, they can be handed over the counter at Barclay's by Mr. W. F. White, and he will receive the money, as soon as the cashier has satisfied himself that the signature is that of their client, Charlotte Brown, and in the case of the order cheque, that Mr. W. F. White has properly endorsed it.

Crossed Cheques.

A cheque is said to be crossed when two parallel lines are drawn across the face of the cheque, and the words "& Co." are written between these lines.

60 No. — 1308 F	£	July 1st, 19..
BARCLAY & COMPANY, LIMITED. Peterborough.		
Pay Mr. W. F. White	or Order	
Five Pounds five shillings and sixpence.		
£5-5-6.	Charlotte Brown.	

2d.
Stamp

A crossed cheque cannot be cashed over the counter, but must be paid into a bank. If the cheque is paid into the

payee's own banking account; the sum specified in the cheque will be collected from Messrs. Barclay & Co., by Mr. White's banker, and placed by him to the credit of Mr. White's account. In the event of the payee not having a banking account, the best course to adopt is to ask a friend who has a banking account, to cash the cheque and pay it into his own account.

If the space between the lines of the crossed cheque is left blank (except for the words "& Co.") as in the illustration on page 34, the cheque is said to be crossed "generally," and can be paid in to any bank whatsoever. If the name of a particular bank is filled in between the crossed lines, the cheque can still be paid in to any bank, but the banker on whom the cheque is drawn, *i.e.*, Messrs. Barclay & Co., will hand over the sum specified to no bank but the one mentioned. In this case the cheque is said to be crossed "specially."

Under six pounds.	60		
	No. — 1308		
	F		
	July 1st, 19..		
	BARCLAY & COMPANY, LIMITED, Peterborough.		
	or Order		2d. Stamp.
PAY Mr. W. F. White Five Pounds five shillings and sixpence.			
£5-5-6.		Charlotte Brown.	

(d)

It follows that as a medium of transmission, an order cheque is a safer instrument than a bearer cheque; a crossed cheque is less liable to abuse than an open one, and of crossed cheques, a cheque crossed specially is safer than a cheque crossed generally.

In making out a cheque, the drawer must be careful to guard against all possibility of fraud. Both the written out sum and

the figures should be begun at the extreme left-hand corner of the cheque, and no interval should be left (cf. the illustration given on page 35) between the words "five" and "pounds," or between the figures in the line below. The readers of Mr. Galsworthy's *Justice* will hardly require this admonition. A useful precaution often taken is that of writing across the cheque the nearest round sum, of which the amount of the cheque falls short. In the cheque made out on page 35, we should write "Under six pounds" in some unoccupied space. (See *d.*)

Another precaution, not against the possible tampering with the figures on the cheque, but against the theft of the cheque itself, is effected by writing the words "Not negotiable" across the face of the cheque.

No. 60 — 1308 F	<i>Not negotiable.</i> & Co.		July 1st, 19..
BARCLAY & COMPANY, LIMITED. Peterborough.			2d. Stamp.
PAY <i>Mr. W. F. White</i> <i>Five pounds, five shillings and sixpence.</i> £5-5-6.	or Order	<i>Charlotte Brown.</i>	

This means that the person who parts with the cheque cannot give a better title than she herself possesses. Thus we will suppose that the cheque is stolen from Mr. White by a certain miscreant X, who before disappearing from the neighbourhood, gets his butcher, who has trusted him, to cash it. If the cheque is not protected by the words "not negotiable," the butcher will have a claim on Mrs. Brown's account at Barclay's for the amount which he has himself handed over to X. If, however, the cheque were marked

“not negotiable,” as in (e), the bank would refuse to pay the amount to any account but Mr. White’s. The butcher, who had cashed the cheque for X, would have no redress, and accordingly tradesmen and others, who often accommodate their customers by cashing cheques, are chary of doing so when the cheque is marked “not negotiable.”

So long as a cheque has not been presented for payment the drawer has power to countermand it. Thus if she supposes that it has been lost in the post, or has fallen into the wrong hands, she should at once communicate with her bankers, and ask them not to cash this cheque when it is presented. She will, of course, give them exact particulars of the cheque, *i.e.*, the name of the person in whose favour it has been drawn, the date, the amount, and the number of the cheque. All these particulars are entered in the counterfoil of her cheque book, and can be turned up at any moment.

60 No. — 1308 F	£ 50	July 1st, 19..	2d. Stamp.
BARCLAY & COMPANY, LIMITED, Peterborough.		or Order	
PAY <i>Mr. W. F. White</i> <i>five</i> C.B. H.B.			
<i>Five Pounds ten shillings and sixpence.</i>			
5 C.B. H.B. £5-10-6.	<i>Charlotte Brown.</i> <i>Helen Black.</i>		

If an error is made in the cheque, it must be corrected in ink, *i.e.*, the word or figure must be crossed through, the correct word or figure must be substituted, and the alteration must be initialled by the drawer. No attempt must be made

to rub out with an ink eraser. If, as frequently happens in the case of societies or institutions, two or more signatures are required for the cheque, both the signatories must initial the alterations in each place.

A cheque, in order to be a legal instrument of transmission need not *necessarily* be made out on the forms provided by the bank. A person possessed of a bank balance may, in case of need, write out the formula of a cheque on a blank sheet of paper, and provided that she affix a two-penny stamp, this rough-and-ready cheque will pass muster, and the bank will cash it on demand. Bankers do not, however, like this kind of irregularity, which obviously increases the possibility of fraud and forgery, and they discourage the practice of drawing cheques on blank sheets of paper, as much as possible.

Paying-in.

The paying-in of money to the bank is attended by little formality in the case of private individuals with small accounts. The customer takes her money to the bank, the cashier obligingly fills in the amount on a paying-in slip which always lies at hand, and the customer signs the slip. Where, however, the volume of business transacted is considerable, the customer has a paying-in book, of which she will use one page for each transaction.

Each page is divided into two parts by a perforated line, and contains all the information in duplicate. The right side is intended for the use of the bank, the left side for the use of the customer.

The money to be paid in must be carefully counted and entered in the appropriate spaces. The cash, in the specimen page, is entered first and totalled, then the bank notes and finally the cheques. If there are money and postal orders to be paid in, they should be entered after the cheques. The cheques should be entered in order of size, and to facilitate the cashier's work, should be made up into a bundle in the same order.

BARCLAY & CO., LTD.,
Peterborough.

.....19...

Cr.....

.....

BARCLAY & CO., LTD.,
Peterborough.

.....19...

Cr.

.....

Gold

Silver.....

Copper

Notes.....

Cheques

Gold.....

Silver.....

Copper.....

Notes.....

Cheques.....

Endorsements.

The cheques to be paid in should be carefully scrutinised to ensure that no omission has been allowed to pass, and that they have been properly endorsed. All cheques made out "to order" must be endorsed, and the endorsement must agree in every respect with the name of the payee as written in the cheque. If the payee's name has been mis-spelt by the drawer, the payee must mis-spell it in exactly the same way on the reverse side of the cheque, and must append the correct spelling beneath. Thus if the payee be one Agnes Greatorrex, and the cheque has been made out to Agnes Greatrix, she must endorse :

Agnes Greatrix

Agnes Greatorrex,

and if she be secretary of the Royal Philosophic Society, and the cheque has been made out to : The Secretary, Royal Philosophic Society, she will endorse :

Agnes Greatorrex,

Secretary, Royal Philosophic Society.

If the cheque has been made out impersonally to : The Royal Philosophic Society, she will endorse :

p.p. Royal Philosophic Society,

Agnes Greatorrex,

Secretary.

If a cheque is drawn in favour of a married woman, and her husband's Christian name is given, as, for example, in a cheque made out to : Mrs. Charles Spencer, she must endorse :

Mary Spencer,

Wife of Charles Spencer.

If a cheque is made out to a married woman in her maiden name, she must endorse in her married name and add her maiden name :

Mary Spencer,

née Charlton.

All cheques received, if they are not already crossed, should be crossed, before being paid in. The simplest method is to

have a rubber stamp, and to stamp all open cheques and postal orders with this before banking.

(1)	& Co.				
(2)			Barclay & Co.		
				(3)	
				Not Negotiable.	& Co.

Money orders can be paid into the bank, with or without the payee's signature. Postal orders must have the name of the recipient entered in the body of the order, but do not require his signature. A person who has received a blank postal order, and wishes to pay this into the bank, need only enter his name once, as payee.

The cashier, to whom the money and book are handed, will first count the cash, examine the cheques and verify the addition. If everything is correct, he will tear out the slip at the perforation, and initial the counterfoil. This signature will serve, so far as the depositor is concerned, as evidence that the money has been received by the bank.

Bank Pass Book.

It will now only remain for the depositor to assure herself from time to time that her payments have been duly "credited" to her in the bank's books, and similarly that she has been "debited" with her expenditure, *i.e.*, with the cheques that she has drawn. The bank keeps a special account book, called the "Pass Book," for the benefit of each customer, and the customer can ask for this book whenever she chooses,

in order to check the bank's account of her transactions with them.

The accompanying illustrations represent the Pass Books of Mrs. Charlotte Brown and Mr. W. F. White respectively. In the first case the cheques paid out by Mrs. Brown are entered on the left side of the book, the sum she receives are

CHARLOTTE BROWN									
In account with									
Messrs. BARCLAY & COMPANY, LIMITED,									
Peterborough.									
<i>Dr.</i>					<i>Cr.</i>				
19..					19..				
July 1	W. F. White	5	5	6	July 1	Balance frwd.	156		
	Cheque-book		2	6	„ 20	Cash	14	10	

entered on the right. The second illustration, taken from another bank, enters the customer's receipts on the left, his expenditure on the right. This difference in book-keeping is simply due to the different customs of the two banks—in the one case the customer is “in account with the Bank,” in the second the bank is “in account with the customer.” These technical variations in method are of no particular interest to the customer, who is only concerned to note that her receipts are all duly entered on the one side of the book, and her expenditure on the other.

Among the expenses it will be noted appears the cost of the cheque book, which is entered to the customer as soon as she receives her book. Other entries over which she has little control, are the bank charges, *i.e.*, charges made on the collection of cheques and commission on the account. In the case of large accounts, where a considerable balance is kept with the bank always, no charge is made by the bank, but if the account be small in comparison with the trouble given,

THE LONDON, COUNTY AND WESTMINSTER BANK, LIMITED, HASTINGS, in account with MR. W. F. WHITE.									
<i>Dr.</i>					<i>Cr.</i>				
1909					1909				
July	To Bal. fwd.	56	10	9	July 10	Spencer	3	10	0
	„ Cash	5	5	6		Cheque-book		2	1

(h)

i.e., with the number of the cheques drawn, it is usual for the bank to make a charge, either a percentage on the withdrawals, or a fixed sum of one or two guineas a year. This charge the customer will find entered from time to time in her book. A charge of sixpence on the collection of Scotch and Irish cheques is made for each such cheque in every account.

When the depositor has satisfied herself that the Pass Book contains a correct record to date of her transactions with the bank, she should return the Pass Book, and leave it with the bank, until she has occasion to require it again.

CHAPTER V

RECEIPTS AND EXPENDITURE, ETC.

Receipts.

If a society has no official treasurer, it is part of the secretary's duty to receive and to administer its funds. A newly appointed secretary should always satisfy herself on two points before taking up her work. In the first place she must see that the accounts which she is taking over are in a satisfactory condition, *i.e.*, that they have been audited and certified as correct by a public accountant.¹ In the second place she should assure herself that the persons responsible for her appointment have given her name to the society's bankers, and have informed them that the new secretary has power to draw and endorse cheques on the society's account. It will then be necessary for the secretary to register her signature in the Bank's books without delay.

The funds of a society usually come in in the shape of (1) subscriptions and donations, (2) payments for value received. The former are probably due at a fixed date, and will accordingly come in more or less at the same time every year. The secretary will have an official receipt book. (See next page.)

If the subscription be a fixed one, as, *e.g.*, in the case of clubs, the amount may either be printed, or may be put in by means of a rubber stamp. If, as is more usual, the sums paid vary, the amount received must be written in on each receipt. A penny stamp must be affixed if the sum received is £2 or more, and where the volume of business is large, it is convenient to have separate receipt books, one for sums of £2 and more, where the stamp will be printed on each receipt

¹ A secretary, who is leaving her employment, should take a similar precaution, that is, she should insist on having her accounts audited and certified before handing them on to her successor.

form, and one for smaller sums. Separate receipt books may be kept for different classes of receipts, *e.g.*, donations, sundry payments. No general rules can be laid down on this subject, and the secretary must be guided by considerations of convenience, and regard for the society's printing bill.

THE ROYAL PHILOSOPHICAL SOCIETY.	THE ROYAL PHILOSOPHICAL SOCIETY,
	400 Albemarle Street, W.
B.	B.
No. 75	No. 75
_____ 19__	_____ 19__
Received of _____	Received of _____
_____	the sum of _____
_____	_____
_____	being the amount due for _____
_____	_____
_____	_____
<u>£ : :</u>	<u>£ : :</u>

	Secretary.

Acknowledgment of Receipts.

All remittances must be acknowledged by return of post, and care must be taken to ensure that the entry on the counterfoil of the receipt book corresponds in every particular with the receipt itself. The receipt is sent with a covering leaf, generally a printed sheet bearing the name and address of the society and the words "With the Secretary's Compliments." Receipts may be sent by halfpenny post, provided that the written matter refers solely to the subject matter

of the receipt, or that it consists of formulas of courtesy or convention, not exceeding five words or initials.

The secretary will carefully scrutinise every remittance before sending an acknowledgment. If the remittance be in the form of a cheque, she will note (1) that the date is correct, (2) that the sum in figures corresponds to the sum in words, and that both agree with the amount which the sender is liable for, or at any rate is expected to send, and (3) that the cheque is duly signed.

If the remittance be made by money order, postal order, or in cash, the secretary will only be concerned to see that the amount paid is correct, and in the case of postal orders, that these are not more than three months old, reckoning from the last day of the month of issue. If the amount falls short of the expected subscription, a polite note should at once be despatched to the sender, pointing out the fact, and asking (where the subscription is a voluntary one) whether there has been any error. If a larger sum is received, and there is no reason to suppose that the member meant to increase his subscription, or make a special donation, this should also be inquired into, or if there is good reason to suspect special generosity, and any fear of discouraging this at the eleventh hour, the increased contribution may simply be acknowledged with special thanks.

Paying in Receipts.

All sums received must be paid into the bank at the earliest opportunity. *In no case whatever, in no business, however unimportant, may receipts be used as current cash for purposes of expenditure.* Postal orders are liable to a second payment of the original poundage, if not paid in within three months of the date of issue, but it would argue gross neglect on the part of the secretary to keep a postal order for as many weeks. Cheques become invalidated by lapse of time, but should in any case never be kept more than a few days, as they are liable to be rendered worthless by the death or insolvency of the drawer.

At the earliest opportunity, therefore, the secretary will pay in her receipts (v. pp. 38-9) and will make the necessary entries in her Cash Book. The cash (which signifies cheques, notes and orders as well as coin), must be kept in a safe, or strong cash-box, until the time has arrived for banking.

It is more difficult to lay down precise rules regarding the business connected with expenditure, since the procedure must vary very considerably in different offices. Payments may be made weekly, monthly or quarterly, and probably every secretary will have some payments belonging to each of these categories.

Orders.

For all goods ordered on credit, a note or copy of the order sent out must be kept, and these notes should be kept in an alphabetical file. Further, it must be insisted that an invoice be sent with all the goods supplied. These invoices are compared with the orders, and are themselves kept in an alphabetical file, until the monthly or quarterly bill comes in. Finally, the bills are checked from the invoices, and are pinned together, and kept in a safe place,—a cabinet drawer, or file,—until the time for payment has arrived.

In commercial undertakings book-keeping by double entry is an absolute rule. In this case, the amounts due from the firm are entered into the firm's books, as soon as any invoice announcing the despatch of goods is received. The books themselves therefore contain a complete record of all transactions, and of all the sums due either from the firm to its customers, or from the customers to the firm. In the case of most societies and institutions, however, which are non-trading bodies, this system would involve an arduous and unnecessary amount of book-keeping, and the secretary of a society will do very well, if she ensures :

1. That an exact note is kept of every order sent out.
2. That an invoice is received with all goods supplied to her.

3. That this invoice corresponds with (a) the order sent, (b) the goods received.
4. That the account received is an exact copy of all the invoices covering the same period of time, *i.e.*, that it contains all the goods specified in the invoice, at the price quoted in the invoice, and that it contains nothing besides.

When the invoice has been checked with the order, it becomes unnecessary to keep the original order. And when the bill has been checked with the invoices, it becomes not only unnecessary but actually confusing to keep the invoices. All these, therefore, should be destroyed.

An exception must be made in the case of orders not for goods to be supplied, but for work to be done, as, *e.g.*, where an order is given for repairs to the building in which the society is housed. Here no invoice can be sent, and the original order must therefore be kept until the bill comes in. It may even be desirable to keep the order for reference in the future, and in this case it will be filed with ordinary correspondence, but care will be taken to note on the document that the work referred to has been paid for, and reference will be given to the date of payment, and the Cash Book entry.

Payments.

Payments can be made either in coin, or by cheque, and as has already been pointed out, the cash received must not on any account be taken for the purposes of expenditure. For cash payments, it is usual to draw a cheque, entered in the books as Petty Cash, and a secretary or treasurer will be guided by the exigencies of the situation in fixing the sort of sum that she will draw from time to time, and keep for making small cash payments. Large bills are most conveniently paid by cheque, but no definite rules can be laid down, and every secretary will find by experience which is the most convenient method to adopt.

Similarly, the amount of actual financial responsibility in the secretary's hands will vary with the office she holds. It

may be that ordinary expenditure is left entirely to her judgment. In that case she must choose with the greatest care what firms she will deal with ; she should obtain estimates, wherever possible, for work to be done, and in every case where a new kind of expenditure is to be initiated, she should obtain all possible information regarding costs beforehand, and invite competitive estimates from different firms. If the work to be estimated for is considerable, it is only fair to let the different firms know that the estimates asked for are competitive, and the information received from each must be treated as confidential. To beat down A by telling him that B has sent in a lower tender, is a practice not to be recommended.

As soon as it has been decided to accept one of the estimates received, the firm in question must be communicated with, and the unsuccessful competitors should be informed that their tender has not been accepted.

In many societies and institutions, however, the expenditure is arranged on definite lines, and little authority is left to the secretary. But it still remains her duty to watch costs and prices, and to keep her council informed of improvements that might be made, or economies that might be effected. And in all cases, it is her duty to transact the financial business carefully and punctually. It is advisable to have definite arrangements with all tradesmen regarding the dates of payment, and to adhere to these arrangements with absolute faithfulness.

All payments must be duly acknowledged, and the secretary will be required to produce receipts or vouchers for the smallest of cash payments. If there are wages to be paid, these can be entered in a book, or on a wages sheet, and every employee, clerk or servant, including the charwoman, must sign his or her name against every sum received. If a messenger be sent out to buy sealing-wax or red tape, or a reel of cotton, he must be instructed to bring back a bill for the amount paid.

For remittances sent by post, tradesmen will send in

receipts without additional pressure, but the secretary should insist on having the detailed account returned, and not simply a printed receipt affixed to a blank sheet bearing the words "To Goods," or "Account rendered." As a voucher for the amount spent, this might be sufficient, but it is not adequate evidence for value received, nor would it enable the secretary to detect the error, if any item were charged again by mistake.

Private individuals are seldom as punctilious about acknowledgments as business houses, and it frequently requires a considerable amount of pressure to obtain receipts from them. In any case, whenever a remittance is sent, the secretary should send a brief covering note, requesting the favour of an acknowledgment, and if the acknowledgment does not come within a few days, she must write again and inquire if by any chance the remittance has miscarried.

Receipts must be preserved with the greatest care. They should be clipped together in order of date, and filed in an easily accessible place, as they are likely to be constantly wanted for reference. Receipts for cheque and for cash payments should be kept in separate bundles, and the order of date must be strictly adhered to in each case. All receipts will have to be produced for inspection at the audit of the society's accounts, and unless they are kept in order and up to date, much unnecessary trouble is given to the auditors.

After the audit, the receipts can be packed away, but it is always advisable to have them accessible for reference if required.

CHAPTER VI

THE INVESTMENT OF MONEY

How is money invested? What should it be invested in? The first question is easily answered; to the second no general reply can be given, and it is only safe to premise that the novice is hardly fitted to choose her own investments, and should consult a broker whom she has reason to trust.

No one should, however, trust her affairs blindly to the care of another, however honourable and scrupulous that other may be. The investor should be guided in the choice of her investment by an expert, but she must understand the nature of the transactions gone through, and acquire some knowledge of the things with which she is dealing.

Post Office Savings Bank.

The easiest and safest way of keeping money is by deposit in the Post Office Savings Bank. Money can be paid into a Savings Bank account at any time or place, and in any quantity; it can be withdrawn at a few days' notice, and is known to be perfectly safe. But the Post Office will not accept more than £50 in any one year, or £200 altogether. When a deposit account reaches this figure, the Post Office offers to invest the sum on behalf of the depositor in Government Stock, and will allow her to start afresh with her account. When the sum of £200 has been reached for the second time, however, the Post Office will do nothing further to encourage her. Moreover, it pays her no more than $2\frac{1}{2}$ per cent. on her deposits.

Bank Deposit Account.

The Deposit account of a bank is opened to the last-named objection, and does not offer the security of the Post Office. For the capitalist, who desires a higher rate of remuneration than $2\frac{1}{2}$ per cent. there is no alternative but the Stock Market,

where she will find a wide choice covering every variety of rate of return, and vast divergencies in the matter of security.

It is hardly necessary at this date to warn the investor against companies of unlimited liability. Such companies have practically ceased to offer their stock to the public. Within the range covered by Limited Liability Companies, the investor stands to lose, in the last resort, only the precise amount which she has invested, plus the amount uncalled on the shares held.

Limited Liability Companies.

Roughly speaking, the capital of Limited Liability concerns open to the investing public, is divided into :—

1. Debenture Stock.
2. Preference Shares, or Preference Stock.
3. Ordinary Shares, or Ordinary Stock.

And first as to the difference between Stock and Shares. This difference has been legally defined :

“ Shares in a company, as shares, cannot be bought in small fractions of any amount, but the consolidated stock of a company can be bought, just in the same way as the stock of the public debt can be bought, split up into as many portions as you like, and sub-divided into as small fractions as you please.”

Thus if a company issues shares of the value of £1, or £5, or £10 each, the investor may purchase one or many shares of, £1, or £5, or £10, but she cannot purchase any quantity less than £1, or £5, or £10, or any quantity that is not a multiple of £1, or £5, or £10 respectively. In short, the shares are indivisible. In the case of stock, on the other hand, she can purchase any sum whatever, always provided, of course, that the quantity required is on the market, and there is nothing inherently impossible in the purchase of 1s. of consols.

SHARES are not necessarily “ fully paid up.” A company may issue £5 shares, but may find that it does not at first require all the capital, and may therefore call up only £3 10s. on each share. The purchaser who has paid only £3 10s. for

a £5 share, is liable at any time to be called upon to pay the balance of £1 10s. on each share, and she may forfeit her shares altogether if she fails to pay when the call is made.

Stock is always issued fully paid.

1. THE HOLDER OF DEBENTURE STOCK has priority over all other investors with respect both to principal and interest. The interest on the Debenture stock is the first charge on the company's resources, and must be paid, whatever the result of the year's trading may have been. In the case of the winding-up of the company, the Debenture holders would be recouped in full, before any payment was made to the other shareholders.

2. PREFERENCE SHAREHOLDERS, as the name implies, have priority over ordinary shareholders. A dividend at a fixed rate (generally between 5 and 8 per cent.) has to be paid to the Preference shareholders out of the profits of the company, before any distribution is made among the ordinary shareholders. Such dividend may be "cumulative," *i.e.*, if the Preference shares were issued as $5\frac{1}{2}$ per cent. Cumulative Preference shares, and if the profits of the company in a particular year admitted of only 4 per cent. being paid to the holders, then the next year these would receive the balance of $1\frac{1}{2}$ per cent. over and above their $5\frac{1}{2}$ per cent., before the Ordinary shareholders received any dividend at all. In the case of simple Preference shares, the preferential dividend would be paid out of the profits of the year only, and if the whole of it could not be paid in any year, the Preference shareholders would have no *additional* claim on the next year's profits. It should be noted, however, that Preference shares are cumulative unless the contrary is stated in the company's regulations.

The "preference" may or may not extend to the capital invested, *i.e.*, in the case of the winding-up of the company, the Preference shareholders may have a prior claim on the assets of the company, or they may have no greater rights than the Ordinary shareholders.

3. THE ORDINARY SHAREHOLDER comes in last. Only

when the Debenture interest and the dividend on the Preference shares have been paid, does the claim of the ordinary shareholder begin. The whole of the remainder of the profits available for distribution is then divided among the holders of the Ordinary shares.

It follows that from the point of view of safety, Debentures are to be placed at the top of the list, Preference shares take the next place, and Ordinary shares the last. From the point of view of size of return, the order may be the reverse. If a company is a very prosperous trading concern, the dividend on the Ordinary shares may rise to a great height, while the dividend on the Preference shares and the Debenture interest always remains constant. On the other hand there might be no dividend on the Ordinary shares, and even the Preference shares may earn less than the fixed percentage. The investor has the choice between comparative safety combined with a fixed, moderate return, and the possibility of larger profits, attended with considerable risk.

So far we have talked of Debenture stock, Preference and Ordinary shares in the abstract; but in reality, the value of any kind of investment depends on the nature of the undertaking. The Ordinary stock of one company may be a better investment, in all respects, than the Preference stock of another; the Preference shares of one concern may be safer than the Debentures of another. We must therefore examine in more detail the different kinds of investment open to the public.

- (i) Government and Colonial Stocks.
- (ii) Municipal Loans.
- (iii) Large public undertakings (railways, canals, gas and water companies, etc.).
- (iv) Industrial undertakings.
- (v) Mining Shares.

GOVERNMENT STOCK, the funded debt of a country, offers the maximum of security, since the safety of the capital, and the punctual payment of the interest, involve the solvency of the country, and so to speak, the national existence.

MUNICIPAL LOANS are naturally some way behind national

loans. The solvency of a town is not quite the same thing as the solvency of a country. The interest on these loans is paid out of the rates levied by the town, and the yield of the rates depends on the rateable value, and the population. This naturally places the municipal stock of a large town with steadily increasing population, and increasing rateable value, in quite a different category from the loans contracted by a small town, whose population might decline, or whose rateable value might not increase at the rate expected. The safety of the investment therefore varies with the size of the town.

LARGE PUBLIC UNDERTAKINGS will rank first among the investments which cannot rely for the paying of their dividend on public money. These undertakings are, as a rule, not speculative in character, the services which they render are usually vital to the community, and often partake of the character of monopoly. Although they are not worked out of public funds, they are subject to public control in many respects, and this gives the investor a considerable measure of security.

INDUSTRIAL UNDERTAKINGS occupy the fourth place in respect of security to the investor. It is, perhaps, hardly fair to lump together all trading concerns under the one heading, for there are vast differences between them. All, however, suffer to a certain extent from the same dangers; all are exposed to unlimited competition in the open market, all are exposed to loss from changes in custom, taste and fashion, and all depend for their continued prosperity on the brains and ability of a few persons. For the individual investor, with no inside knowledge of the particular trade or its prospects, the shares of the industrial undertaking offer no degree of security.

The name "gilt-edged" is applied to securities which may be considered absolutely safe investments. The most important of these are:—

- (i) Government Securities of the United Kingdom;
Securities, the interest of which is guaranteed by

Act of Parliament ; Indian Government Securities ; and certain Colonial stocks.

- (ii) The stock of the Banks of England and Ireland.
- (iii) Municipal stocks of towns of over 50,000 inhabitants, or County Council stocks, issued under Act of Parliament.
- (iv) The Debenture, Rent Charge, Guaranteed or Preference stock of any railway in the United Kingdom, if the dividend on the *Ordinary* shares of the same railway have not fallen below 3 per cent. during the previous ten years.

Trustees are debarred by law from investing funds which they hold in trust, in any but specified securities, of which the above form the most important section. A full list of Trustee securities will be found in the Trustee Act (1893), to which has been added the Colonial Stock Act, 1900. They will also be found, enumerated in full, in various investment handbooks, official and unofficial.

The relative value of other investments can hardly be discussed here, and the investor who desires a higher return than gilt-edged securities will yield, can only be advised to apply to a respectable firm of brokers, explain her wishes, and be guided by their advice. She need never have any difficulty in obtaining information regarding the yield and prices of different stocks and shares. The prices are quoted in the daily papers, and there exist besides, numerous financial papers, monthly investment lists and yearly handbooks, which give complete information regarding the cost and annual yield of every investment in the market.

Finally, the novice must be warned against the appeals to her credulity and her speculative instincts, that will reach her through the agency of the penny or halfpenny post nearly every day of her life. Many of these are advertisements from outside brokers,¹ some from firms which offer to make enormous profits for their clients in the most surprisingly

¹ Brokers who are not members of the Stock Exchange, and not bound by its regulations.

easy and open manner. All money entrusted to their care becomes quadrupled in the shortest possible time, and a remittance of £5 cannot fail to lay the foundations of a handsome fortune. It is only surprising where so much generosity prevails, and such splendid offers are so widely circulated, that the streets of London are not paved with gold. Such documents, it need hardly be said, should find their way immediately into the fire.

All advertisements, however, are not of this character. Many of them are prospectuses of genuine undertakings, new issues which it is desired to bring before the notice of the investing public. Here, however, the person who has no inside information of the particular undertaking should be equally cautious before she risks her money. The investment may be a sound one, and may even offer a chance of securing participation in an undertaking whose shares will soon be offered in the open market at a premium. But it is merely a chance, and by far the greater chance is that the investor, who does not know what she is dealing with, will lose in the long, or even the short run.

How to Invest.

The investor, having decided, with or without advice, on her investment, writes to the broker whom she has decided to employ, and requests him to buy such-and-such a quantity of such-and-such a stock. She will have noted the day's quotation of the stock or share she wishes to purchase, and she will therefore know what quantity of the given stock, or what number of shares, the money at her disposal will serve to buy. The price may have risen in the meantime, and she should make it clear what figure she is willing to go to.¹ She must also specify her choice without possibility of misunderstanding, for there may be several issues of the stock in question. If she instructs her broker to buy New

¹ The stock is said to be at par when the actual price is identical with the nominal value; it is said to be at a premium when its price exceeds this figure, and at a discount when it falls below.

South Wales Stock, she must make it clear whether her order is for

New South Wales, 4 per cent. Stock, redeemable 1933.
or

New South Wales $3\frac{1}{2}$ per cent. Stock, redeemable 1924.
As soon as the broker has been able to execute his client's order he will send a *contract note*.

CARTWRIGHT AND RAGNER

London Wall,
London, E.C.
and Stock Exchange.

1st July, 19..

Bought for Account of : HELEN FAIRCHILD.

£800 Metropolitan Water Board 3% B. Stock						
@ 83				664	0	0
Stamp Fee	..	..	..			
Commission	..	..	..	2	0	0
Contract Stamp	..	..	..	2	0	
					2	2
					0	
Settlement 6th inst.				£666	2	0

2/-
Stamp.

Subject to the Rules and Regulations of the
London Stock Exchange.

CARTWRIGHT & Co.

Members of the Stock Exchange, London.

If the stock or shares purchased form part of a new issue, the investor will have no more documents to sign, but may send the cheque for the amount specified to the broker, from whom she will receive the stock or share certificate in due course. If the stock is purchased from another holder, the buyer will receive a "transfer" form, which she will be required to sign in the presence of a witness, and will then return to the broker, who will send the certificate in due course.

The stock or share certificate is a parchment document, which certifies that the investor is the proprietor of so much stock, or so many shares in the undertaking, and it is the only evidence in the investor's hands of her title to the property. If she wishes to sell her holding, she can do nothing without producing this certificate.

When this business is transacted, the proprietor of the stock or shares has nothing more to do in the matter than receive her interest or dividends, which will be posted to her at the address she has given, when they fall due. The "dividend warrant" is simply a cheque, which she can pay into her account at the bank, but it will probably be a disappointment to the youthful investor to find that she does not receive the whole amount of the dividend or interest which would appear to be due, but that a deduction has been made of the Income-tax payable on this amount. The Company, in fact, pays the Income-tax on its profits direct to the collector, and deducts the amount from the dividend.

If the total income of the investor is such that she is exempt from a part, or the whole of the tax, she can claim a refund of the sum which the company has paid on her behalf, and for this purpose she will be obliged to furnish evidence of the fact that it has been paid. Such evidence is afforded by the dividend warrant itself, which consists of (1) the cheque; (2) a detachable slip, which states plainly that the recipient is receiving a specified sum *less* the Income-tax. The actual amount of tax deducted is entered on the form, so that the required evidence of the payment of the tax is given in the clearest form.

The investor will tear off this detachable slip (which is the top portion of the warrant) at the perforation, send the cheque portion to the bank, and carefully preserve the other.

In the case of certain Government stocks and certain Inscribed stocks (see below) no detachable top to the warrant exists. In such cases, the recipient will make an exact note of the amount deducted, taking down a full copy of all the particulars on the warrant. When she makes her claim for

refund of tax, she will send in all her warrant tops, and where there are no such slips, the full particulars above-mentioned, which the authorities have an opportunity of verifying in the books of the bank where the stock is inscribed, and will therefore accept as evidence.

THE X.Y.Z. COMPANY, LIMITED.

5½ per cent CUMULATIVE PREFERENCE SHARES.

No. 1046

London, E.C.

30th June, 19..

Sir (or Madam),

I beg to hand you Warrant for dividend on the Preference Shares of the Company of which you are the Registered Proprietor.

Dividend at the rate of 5½% per annum on

100 Preference Shares	£2 15 0
Less Income Tax at 6/- in the £	16 6
	£1 18 6

The amount deducted for Income-Tax will be paid by me to the proper Officer for the Receipt of Taxes, and production of this portion of the Warrant will be accepted by the Revenue authorities as evidence of the amount of Tax paid.

CHARLES SMITH,
Secretary.

To Miss Helen Fairchild.

Inscribed Stock.

Stock is said to be inscribed when the name of the holder is registered in the books of the bank in which the issue of stock is inscribed, and this inscription constitutes the holder's

title to the stock, and is considered to be full evidence of such holding. The investor will receive a certificate which states that she is the registered holder of so much stock, and this certificate should be preserved, but it has not the unique value of the ordinary certificate, and if she were to lose it, she could still sell her stock, so long as she could be identified with the holder registered in the books. She should, however, not omit to obtain this certificate from the broker who has conducted the business, as the certificate is her only evidence of the fact that the transaction has been concluded on her behalf.

BONDS TO BEARER, as their name makes clear, are stock certificates made out "to bearer," the whole value of which is vested in the document itself. Such bonds can be transferred from one owner to another with very little formality, and they can be irretrievably lost with the greatest ease. The loser of a bond to bearer is in a much worse case than the loser of an ordinary certificate. For the holder of Midland Railway stock, who lost her certificate, would still receive her dividends, even if she were debarred from selling out her investment, but the person who lost a bond to bearer, loses everything, for the bond carries with it the "coupon" which represents the interest. Every bond has a certain number of detachable slips, or coupons, each of which is marked with a certain portion of interest, and the date on which that part of the interest falls due. When this date arrives, the holder of the bond detaches the slip and pays it into her bank. The slip is, of course, useless until it matures.

The fee charged by the broker for the transaction of the business described above varies with the nature of the investment. There is no authorised charge, but it is customary to charge 2s. 6d. per cent. on the nominal value of British and Indian Government securities; 5s. per cent. on Colonial, Foreign and Corporation stocks, and 5s. to 10s. per cent. on Home, American, or Foreign Railways. The charge on purchase or sale of Industrial and Mining shares varies from 3d. to 1s. 6d. per share, according to the nominal value of the shares and the volume of the transaction.

When a holder sells her investments, the procedure is naturally in the reverse order. She will first part with her certificate, which she must send to the broker. As soon as the sale is effected, the broker sends her a contract note, then the transfer form, and finally the cheque.

The owner of an investment who parts with stock is not likely to forget that she has to receive money. The investor who parts with money must be equally certain that she receives stock, and this certainty cannot be attained until she has in her possession the certificate which represents her holding, or the bond to bearer.

It is difficult to give general advice to the novice with regard to the choice of a broker. If the investor has no personal acquaintance with any firm whom she cares to trust, and knows no one who can give her an introduction to such a firm, she will do well to apply to her banker, for most banks now undertake the buying and selling of investments for their customers.

CHAPTER VII

CONDUCT OF MEETINGS

THE government of a society is vested in a Council or Committee, which meets at definitely appointed intervals to transact the necessary business of the society. Besides these committee meetings, there is at least one general meeting in the year, open to all members of the society, at which they receive an account of the year's work, and elect the committee for the ensuing year.

First Duties of Secretary.

The first duty of a newly appointed secretary is thoroughly to master the constitution of her society. She will be responsible for the proper carrying into effect of all the provisions of the constitution, and she will be held responsible for any errors or omissions or departures from the prescribed order. At any rate, if there is any blame to be attached, it will certainly be attached to her.

The secretary, therefore, having made herself thoroughly acquainted with all the details of the constitution of her society, the provision for holding general meetings, the method of election of her committee, the number of committee meetings to be held, etc., etc., will proceed to see that these provisions are duly carried out, and these rules strictly adhered to in practice. It will at once be seen that a great deal of responsibility rests with the secretary, and it is only wise to warn the novice at the outset that her authority is by no means co-extensive with her responsibilities. The secretary is the servant of her committee, and should guard equally against the tendency to dictate the policy of her society, and the temptation to pull wires behind the scenes.

The Committee Meeting.

The committee, as we have already noted, meets at definitely settled intervals. The secretary's first duty in this respect is to send out a preliminary notice, announcing the date, hour and place of the meeting, and inviting motions or business for discussion, which business must be communicated to her by a definite date.

ROYAL PHILOSOPHIC SOCIETY.

PRELIMINARY NOTICE.

Oct. 1st, 1909

A Meeting of the Executive Committee will be held at 400 Albemarle Street, on Wednesday, October 17th, 1909, at 2.30 p.m.

Notices of motions to be discussed should reach the Secretary not later than Tuesday, October 9th.

Secretary.

Agenda.

Notices of business for discussion will now reach the secretary from various quarters, and she will be able to make out a Preliminary Agenda, which must be posted to each member of the committee at a definitely fixed interval before the meeting. The length of the interval is determined simply by the usages of the society.

On this preliminary agenda the various points to be discussed at the meeting will be recorded; the resolutions proposed will be set out in full, and if there are letters or documents bearing on the subject to be laid before the meeting, these should be duplicated, and a copy be sent out to each

member with the preliminary agenda. It is very important that every member should be duly informed of the business that will come before the meeting, so that, if he fails to attend, this shall not be attributable to want of information regarding the nature of the business to be transacted.

For specimen agenda see page 79.

The Meeting.

It will be the secretary's duty to arrange the room for the meeting. Companies and important institutions have "board rooms," which are generally impressive apartments, with a dignified table, solemn-looking leather chairs, etc., etc. A society that has no board room will hold its meetings wherever most convenient,—in the secretary's room, or at the house of some member who is kind enough to lend a room with sufficient seating accommodation. The secretary will see that there is a seat for each member expected, and that paper, pens, ink and blotting paper are accessible to everyone. The chairman's place will be arranged at the head of the table, with the secretary's seat at his side. An agenda will be placed before each person, which will be in the main a copy of the preliminary agenda sent out, but it is usual to give the items in more detail at this stage, and in the exact order in which they are to be discussed. This order is generally decided on beforehand by the secretary in consultation with the chairman.

Quorum.

The first requisites of a meeting are a quorum and a chairman. The secretary must make sure that there is a quorum, *i.e.*, the number fixed by the constitution of the society as necessary to constitute a meeting of the committee. This number varies with the usages of different societies; on some boards of directors two members in addition to the secretary have been known to make a quorum.

Attendance Book.

The Members' Attendance Book must be placed on the table, and handed round for the signatures of members as soon as the meeting has begun.

The society may have a president, who acts as permanent chairman, or it may be the custom to elect the chairman annually, or even at each meeting. Where there is no permanent chairman, the meeting will begin by electing someone to fill that office. Someone will propose that Mr. X be invited to take the chair. Another member will second, and if no other name is proposed, the newly-elected chairman will take his place.

Reading Minutes.

The first item on the agenda is invariably the reading of the minutes. This the chairman will ask the secretary to do, after which he will ask the meeting to confirm them, *i.e.*, he will use some formula like the following :—

“ You have heard the minutes of the last meeting. If you are satisfied that they contain a correct record of the proceedings, will you please signify in the usual way.”

If any member is not satisfied that the minutes are an exact record of the business transacted at the previous meeting, he must state this immediately, mentioning the error or omission, and the necessary alteration can then be made before the chairman's signature is affixed. If no objection is raised, the chairman signs the minutes, and when this has been done they must be taken as a correct record of the transactions of the past meeting, and cannot be altered in any particular.

It is customary after the reading of the minutes, to consider first any business that may arise out of them. After this the order of the agenda will be chiefly a matter of convenience. Questions of finance are generally taken as early as possible in the course of the proceedings, and if financial business is to be discussed, the secretary should have her books accessible, and the Pass Book ready for inspection. Any reports the

secretary may have to make, and business of a non-contentious nature should be disposed of next, after which the meeting will proceed to the motions on which there is likely to be more lengthy discussion.

A strict rule of every well-organised society is that no business of any kind shall come up for discussion unless it shall have been duly notified to each member on the preliminary agenda, or at any rate some definite time before the meeting.

Secretary's Business during Meeting.

The secretary's business during the meeting is very strictly defined. She will have taken care to provide herself with all the information that can be required at the meeting. Documents relating to any matter on the agenda must be ready and instantly accessible. For this purpose it is well to pin together all the papers relating to each point coming up for discussion, and to have the packets prepared in the order in which the questions are placed on the agenda.

Recording Minutes.

Her chief duty through the meeting will be to take minutes, which must be a complete record of all the proceedings. Every piece of business transacted must be carefully noted, and all resolutions must be taken down verbatim. Minutes are taken down on paper or in a rough book, and the secretary will be well advised to copy out her rough draft into the Minute Book at the earliest possible opportunity after the meeting. Every shorthand writer knows the importance of making her transcript while the events are still fresh in her mind, and even if the record has been taken in longhand, it is equally important to make the fair copy before the impression has faded.

The minutes will begin with a record of the date, time and place of the meeting, and the names of the members who were present. The secretary's own name, and that of any employee or official who was summoned, must not be omitted. A

record of the business will then follow in the order in which it took place. It will be noted that the minutes of the previous meeting were read and approved. Letters and reports which were submitted to the meeting must be copied into the Minute book in full, or pasted into it. All resolutions passed must be reported verbatim prefixed by the word "RESOLVED."

In the margin of the Minute Book, notes are made of the subject dealt with, and at the end of the book there must be an index in which each subject is referenced with the number of the page which deals with it. The secretary should not omit to enter up the items in the index immediately after she has written up the minutes.

It need hardly be pointed out, since the minutes are the permanent official record of the business transacted by the society, that they must be written in a clear, legible hand; that the book should be scrupulously neat, and that each minute should occupy a separate paragraph, clearly divided from the preceding and succeeding matter, with the marginal note so placed as clearly to indicate where it belongs. There must be no erasures or corrections: if any should occur, they must be initialled by the chairman when he signs the minutes at the next meeting. (See page 80.)

It will appear from the foregoing that the secretary will be fully occupied during the meeting, giving information, reading documents and reports and taking minutes. The secretary *as such* is not a member of the committee, and is not expected to take an independent part in the discussion. She will, of course, supply any information required, and it is always within her province to ask for information, if she has not grasped the meaning or the full purport of her instructions.

A committee has power to elect sub-committees from among its members for special purposes, and to give these sub-committees instructions to enquire and report, and even to act. It is usual for the secretary to serve in the same capacity at all meetings of sub-committees, and such meetings resemble

those of full committees, though a smaller degree of formality is observed.

It only remains to remind the secretary that all the business transacted in committee is absolutely confidential in its nature, and that in no circumstances whatsoever can she be justified in using for private purposes, or for anyone's interest or convenience, the knowledge which she obtains in her professional capacity. It may be that the transactions of her society have nothing peculiarly private about them, and that the general public has ample means of obtaining information on the subject. Even so it is well to remember that information derived from the secretary would be invested with quite a different sort of authority, and would stand in quite a separate category from the talk of the town. It is hardly necessary, however, to enlarge on reasons which will commend themselves to the good sense of everyone, and we need do no more than lay down the general principle that the knowledge obtained in the office and in the committee room must be regarded as sacred.

The General Meeting.

Every society holds an Annual General Meeting of its members, and many societies hold extraordinary general meetings from time to time under special conditions. The secretary's first duty in this respect is to see that the meeting is duly arranged for. Sometimes the date on which the annual general meeting is to be held is settled by the constitution of the society, or it may be fixed by the committee at one of their regular meetings. The election of the committee and the submission to the society of the annual report are the two standing dishes on the agenda. (See page 82.) The rules and constitution of the society are generally susceptible of alteration or modification by the general meeting, so that if the committee wish to make a new rule, or modify an existing one, their proposals will have to be submitted to the general meeting. Other business proposed in due form by members will also find a place for discussion here.

Arrangements for Meeting.

As in the case of committee meetings, the secretary will send out to all concerned, first, a preliminary notice of the meeting, mentioning the date on which it is to be held, and inviting notice of business for discussion, and later a preliminary agenda. As in the case of committee meetings, the secretary will be responsible for the arrangement of the room, here a rather more elaborate affair. She must satisfy herself that there is sufficient seating accommodation, that the chairs are so arranged as to allow of free movement up and down the room, that the exits are clear, and the ventilation adequate. On the platform there must be a chair and a small table for the chairman, with the agenda, any other documents he is likely to require, besides ink, paper, and a water bottle and glass. There must be chairs for the secretary, and for such other officers or members of the committee as may be required to sit on the platform. If the Press is admitted to the meeting, it will be necessary to make all arrangements for the comfort of reporters, a table being provided for them as near as possible to the platform.

Reading Minutes.

The general meeting begins, like the committee meeting, with the reading of the minutes of the previous general meeting, and the chairman puts these to the vote in the ordinary way. After this the Annual Report and accounts will be submitted to the meeting. As these are in print, and a copy is given to each member, it is not usual to read them through, but a motion is generally proposed "to take them as read," and the chairman puts their adoption to the vote. The election of the committee and the appointment or re-appointment of the auditor and other officers whose tenure is an annual one, are the next two formal items. Each of these motions has to be duly proposed and seconded, and is then put to the vote. Unless special tellers are appointed, it will be the secretary's duty to count the hands, if the voting is by

show of hands, and to collect the voting slips, if the voting is done by ballot.

After this more or less formal business, the other motions on the agenda will be taken in order. Each resolution is introduced by its mover ; the seconder will speak next, and a general discussion is then invited.

Amendments.

No resolution can be brought up for discussion at a general meeting unless it shall have been duly notified to the secretary, and placed on the agenda. It is open, however, to anyone at the meeting to propose an alteration or modification of the motion under consideration. Such modification is called an " amendment," and the proposer will send up his amendment in writing to the chairman. The chairman, if he is satisfied that the amendment is in order, will read it out and ask if anyone is willing to second it. If no one is willing, the amendment drops out, but if a seconder is found, the chairman will state that the amendment is moved and seconded, and will invite discussion on it.

What constitutes an amendment? What amendments are admissible? Technically the amendment consists of a proposal :—

1. To omit certain words out of the original motion.
2. To add certain words to the original motion.
3. To omit certain words from, and to add certain other words to the original motion.

This gives us the form of an amendment, but tells us nothing about the matter. We have, however, already noted that an amendment can only be an alteration or modification of the original proposal. Any amendment which differed *in toto* or raised fresh issues, would not come under this definition, and would clearly be an attempt to foist upon the meeting some question which had not been placed upon the agenda.

It stands to reason that an amendment should not be a simple negative of the original motion. Those who are opposed to the original motion can simply speak on it and

record their vote against it as it stands, and nothing is gained from their point of view by putting their opposition in the form of an amendment.

Voting on Amendments.

When the chairman thinks that sufficient opportunity for discussion has been given to the meeting, he will put the amendment to the vote first. A moment's reflection will show that this, which would at first sight appear to be an inverted order of procedure, is really the logical order. If the original proposal is to be modified in a particular sense, it would be to the last degree confusing to vote for the unmodified proposal first, and then to proceed at once to alter it. Logically, then, the amendment is put first, and if it is carried, the amended form of the original motion becomes the "substantive motion," and is again put to the meeting. Before passing it, the meeting may propose further amendments to the amended motion, or may pass the amended motion without further discussion.

Again, if the original amendment is thrown out, the meeting returns to the consideration of the original resolution, and may pass this as it stands, or may propose new amendments in a different direction.

A member may think better of a motion or amendment that he has himself proposed, and in this event, he may ask leave to withdraw it. This may be granted to him by the chairman provided the meeting gives its consent. The member may, on the other hand find that it is easier to arouse interest and opposition than to allay it, and may be compelled to pursue a course which has become distasteful to him.

Previous Question.

There is still another method of avoiding further discussion, and final decision, and this is the moving of the "previous question."

“The object of the previous question,” as defined by Sir Erskine May,¹ “is to withhold from the decision of the House a motion that has been proposed from the chair.” Our obstructionist will move “That the question be *not* now put,” and if this is carried, the chairman cannot put the original motion to the vote, and the case is successfully hung up. The “previous question” must be distinguished from the “closure,” “That the question be now put,” which, if carried, involves an immediate decision on the subject in hand.

Extraordinary General Meetings.

The procedure at extraordinary general meetings does not differ from that described above. The extraordinary meeting, however, is called in order to transact certain definite business which has arisen, and cannot conveniently be postponed until the next ordinary meeting of the society. Such a meeting can generally be convened by the committee, or by the secretary at the request of a certain number of members. The occasions which will justify the holding of extraordinary meetings, and the number of members required to support the request, are generally specified in the constitution of the society.

We have described the procedure at general meetings, with the minimum of formality. The procedure at the statutory meetings of public companies is much stricter, and among other provisions, the number of times any one member may speak on a motion or an amendment is here very rigidly prescribed. In the meetings of societies existing for political, social, or philanthropic purposes, however, much more latitude is allowed, the general desire being to give everyone ample opportunity to express his views within reasonable limits.

Duties of the Chair.

At the general meetings of the members of a society, as at committee meetings, the conduct of business lies in the

¹ “Parliamentary Practice.” Tenth Edition.

hands of the chairman. As the purpose of every meeting is to transact business, the chairman may be said to be most successful, when he puts through the business of the meeting expeditiously but not hurriedly. He must put down unhesitatingly and, if need be, unmercifully, any attempt to wander away from the subject under consideration into side issues, for side issues are the bane of any meeting and the worst enemies of public business. At the same time, he must allow sufficient time for the discussion of every important point, and must resist the temptation to hustle his meeting. In short he must be a competent judge of the limits of profitable discussion.

At a committee meeting the chairman takes part in the discussion, like any other member ; at general meetings it is not usual to do more from the chair than direct the meeting, put resolutions to the vote, etc., etc., and if the chairman wishes to speak to a motion or amendment, it is usual for him to vacate the chair for the time being. In this case he may call upon any member of the committee who is on the platform or in its neighbourhood to take his place, until he has finished his speech.

The secretary takes minutes at general meetings, exactly as she does at committee meetings, and these minutes will be entered into a special Minute Book, and read at the next general meeting of the society. (See page 83.) If the society, as sometimes happens, cares to make any of its proceedings public, and representatives of the Press have either not been invited or have not arrived, it is usual for the secretary, with the authorisation of her committee, to send a short account of the proceedings to the papers. In this event, it is wise to let the chairman see a draft of the notice which she proposes to send out for publication.

The Public Meeting.

Every society desires from time to time to bring its objects, its activities, its merits, and frequently its financial needs, before the public. The most useful form of propaganda is

the public meeting, and for the conduct of this, as for the general meetings of a society, the secretary is largely responsible.

Arrangements.

The arrangements for a public meeting are usually settled in detail by the committee of a society, and the secretary will, in the main, be required simply to carry out her instructions. It is, therefore, of the utmost importance that these instructions should be clear and unmistakable, and that they should provide for every contingency. The secretary must ensure that every detail, which she has reason to believe is not intended to be left to her discretion, is brought up in committee sufficiently early to enable her to receive her instructions. She will have to write the letters conveying the request of her Committee to the persons who are invited to speak at the meeting, or if the invitation is to be given by the chairman, or some other member of the committee, the secretary will be well advised to write also, and give the speaker exact particulars as to the date, time, and place of the meeting. She will also engage the hall, and make arrangements with the police for the control of the traffic. She will arrange for posters to be printed and put up, handbills to be circulated, and notices of the meeting to be put into the newspapers. She will invite representatives of the Press to attend the meeting, and she will enrol stewards from among the members of the society, to act in the hall, show the audience to their seats, and give out or sell the society's publications.

On the day itself, she will be responsible for the arrangement of the hall and platform, and generally for seeing that the various arrangements previously made are carried out.

The public meeting, like the general meeting of a society, always embodies its business in the form of a resolution or resolutions, and a printed copy of these is placed in each seat. The secretary must ensure that the speakers, as well as the chairman, have each a copy, so that they may know the exact wording of their motion.

The chair may be taken by the president of the society, but it is more usual to invite some public personage, whose name will lend additional lustre to the meeting. The chairman's part of the proceedings is not here limited to formal business—he generally gives a preliminary address before introducing the speakers to the meeting, and he frequently makes another short speech before putting the resolution to the vote.

It need hardly be said that the resolution of the public meeting is not primarily a matter of business binding any set of persons to any definite course. It may, in effect, be a request to some public person or body, and as such it may be sent in a formal communication to the local member of Parliament, or to the County Council, or the House of Commons, or the Cabinet, or what not. This, of course, will be the secretary's business. The real object of the vote on the resolution, however, is to give the audience an opportunity of active participation in the meeting, and so to serve as a fitting climax to the situation. Hence the votes of thanks, which come after the resolution, so often act as an anti-climax. Psychologically votes of thanks are a mistake, but since they are recognised as a necessary civility, the secretary is warned on no account to omit from the agenda the usual votes of thanks to the speakers and the Chair. These should be settled, like the other items on the agenda, by the committee, but it sometimes happens that they are forgotten, or that the persons who have promised to propose and second them, fail to attend, and the secretary must make sure, before the moment arrives that someone will be ready to perform this duty.

The voting on the resolution is, naturally enough, not a very serious matter. The audience is asked to vote by show of hands, and in a large meeting it is impossible to count hands with any attempt at accuracy. As the majority of persons, however, at a public meeting are likely to be sympathisers, the chairman generally considers himself justified in declaring a motion carried even where there is considerable dissent.

After the meeting, the secretary will find it useful to devote a few moments to the representatives of the Press, to whom she may be able to supply further information regarding the objects and scope of her society. She may forward an account of the meeting to papers which have not sent reporters, and if the resolutions passed by the meeting are to be communicated to any person or public body, she will perform this important duty without delay.

We began this short account of a secretary's business with the statement that promptitude, accuracy, order and method were the alpha and omega of secretarial training. But a secretary's work is rarely quite impersonal—she will have to deal with people in many relations of life, and she will have need of tact and discretion, qualities which cannot be taught by precept, though they may be learnt in the hard school of experience. We have attempted to deal with the methods of conducting business, in the hope that familiarity with these might leave the maximum of time and energy to be devoted to the objects which the business exists to serve.

SPECIMEN AGENDA.

HOMMERTON WELFARE ASSOCIATION.

Meeting of the Executive Committee,

Monday, January 21st, 19 ,
2.30 p.m.

AGENDA.

1. Minutes of the Meeting held on December 22nd, 19 .
2. Financial Statement and Auditor's Report.
3. Annual Report.
4. Secretary's Report of Donations received.
5. Arrangements for the establishment of a " Junior Welfare Club " for boys and girls, at 32 King Street.
6. Consideration of the question of Life Membership of the Association.
7. Consideration of invitation received to send Delegates to the Congress of Practical Philanthropy in Paris.
8. Other Business.

CHARLOTTE BROWN,
Secretary.

SPECIMEN MINUTES.

(COMMITTEE MEETING.)

A Meeting of the Executive Committee of the Hommerton Welfare Association was held in the Board Room at 22 Bateman Street, on Monday, January 21st, 191 , at 2.30 p.m.

Attendance

Present :—

The Rev. A. H. Wilson, in the Chair.
Miss Ashton.
Mr. Arthur Evans.
Mrs. Gardner.
Mr. John Ripley.
Mr. Herbert Spence.
Mr. W. Watson.
Mrs. Charlotte Brown, Secretary.

Minutes

The Minutes of the meeting held on December 22nd were read. It was pointed out that the Donation of ten guineas by Mrs. Gardner was not intended for the general funds of the Association, as stated in the Minutes, but was intended for the Junior Welfare Club. With this alteration, the Minutes were signed as correct.

Financial Statement and Auditor's Report

Read by the Secretary, the Financial Statement and Auditor's Report as annexed.

Investment of
£300

Resolved :—

"That the sum of £300 be invested in some Trustee security, and that the Secretary be authorised to consult with Messrs. Norman & Co. with regard to a suitable security, and invest the sum specified."

Annual Report

Resolved :—

"That the Annual Report, as annexed, be taken as read, and be laid before the Annual General Meeting of the Association on February 12th."

Junior Welfare Club

The Secretary reported the following special Donations to the Fund for the Junior Welfare Club :—

Special Donations for J. W. Club

	£	s.	d.
Mrs. Beckett	10	10	0
Messrs. Hobson & Co.	5	5	0
Mr. Richardson	2	2	0
Miss Nuttall	1	1	0
Anonymous	1	0	0

New Premises for J. W. Club

Resolved :—

" That the premises in 32 King Street be taken for the Junior Welfare Club, that the Society's solicitors be asked to draw up an agreement with the landlord, and that the secretary be empowered to sign this on behalf of the Association."

Sub-Committee for J. W. Club

Resolved :—

" That a Sub-Committee consisting of The Chairman, Miss Ashton, Mrs. Gardner be appointed to deal with the arrangements necessary for starting the Junior Welfare Club, and be authorised to expend £40 on furnishing and equipment of the new premises."

Life Membership

Read letter as annexed from the Society's auditor.

Resolved :—

" That Donations of £25 and upwards to the Funds of the Association shall constitute a title to Life Membership."

Congress of Practical Philanthropy

Resolved :—

" That the invitation to send two delegates to the Congress of Practical Philanthropy in Paris, be accepted, and that Mrs. Gardner and Mr. Herbert Spence be asked to be Delegates."

The Secretary was instructed to place Mr. Eastwood's letter on the Agenda for the next meeting.

Recorded by Mr. Johnston.

Exhibited to the Club.

SPECIMEN AGENDA

ANNUAL GENERAL MEETING OF THE HOMMERTON
WELFARE ASSOCIATION

Tuesday, February 12th, 191 .

AGENDA.

1. Minutes of the Meeting held on February 15th, 191 .
2. Annual Report.
3. Financial Report and Balance Sheet.
4. Election of Executive Committee for 191 .
5. Appointment of Auditor for 191 .
6. Proposed alteration to Rule V. of the Constitution :—
 - (a) That the following words be omitted :—
“and shall be eligible for re-election.”
 - (b) That the following words be added :—
“and shall not be eligible for re-election until an interval
of three years shall have elapsed from the date of retirement.”

Proposed by Mr. Austin Vail.

Seconded by Mr. Herbert Baker.

(Rule V. now runs :—“That the Executive Committee shall consist of fifteen members to be elected by the Annual General Meeting of the Association, three of whom shall retire each year in rotation, and shall be eligible for re-election.”)

7. Resolution :—That the Association shall proceed at once to establish Welfare Clubs in the suburbs of the town wherever such Clubs may seem desirable ; that the Committee be asked to undertake the work of organisation, and should open a subscription list for the purpose.

Proposed by Mrs. Dale.

Seconded by Mr. Johnston.

8. Vote of Thanks to the Chair.

CHARLOTTE BROWN,
Secretary.

SPECIMEN MINUTES.

(GENERAL MEETING.)

The twenty-fourth Annual General Meeting of the Hommerton Welfare Association was held in the Town Hall, on February 12th, 191 , at 3 p.m.

Chair

The Chair was taken by Sir Henry Morley, Bart, M.P.

Minutes

The Minutes of the preceding Annual Meeting, held on February 15th, 191 , were read and approved.

Letters of regret were read from the Bishop of Hommerton, Sir Archibald Travers, and Mrs. Ashton, who were prevented from attending the Meeting.

Annual Report
Financial Report
and Balance Sheet

The Chairman gave a brief survey of the year's work, and the adoption of the Report, Financial Report and Balance Sheet, was moved by Mr. Harding, seconded by Mr. John Clarke, and carried unanimously.

Appointment of
Auditor

The re-appointment of Mr. Charles Thurgood as auditor for 191 was moved by Mr. Gates, seconded by Mr. Farrant, and carried unanimously.

Election of Executive Committee

The following names were submitted to the Meeting as Candidates for election to the Executive Committee:—

Name of Candidates	Proposer	Seconder
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		

The vote was taken by ballot, and Mr. Dawson and Mr. Frank Gardner were appointed as tellers.

Proposed Alteration to Rule V.

The following proposal for the alteration of Rule V. of the Constitution was proposed by Mr. Austin Vail and seconded by Mr. Herbert Baker:—

(a) That the following words be omitted:—
"and shall be eligible for re-election."

(b) That the following words be added:—
"and shall not be eligible for re-election until an interval of three years shall have elapsed from the date of retirement."

The following amendment to the Resolution was proposed by Mr. Mansfield, seconded by Mrs. Fisher:—

That the addition to Rule V. should run:—
"and shall not be eligible for re-election until an interval of one year shall have elapsed from the date of retirement."

On the division, the vote taken was:—

For the amendment	53
Against	80

The amendment was therefore negatived by 27 votes.

The Resolution was then put to the vote, and the result of the division was :—

For the Resolution	45
Against	88

The Resolution was therefore negatived by 43 votes.

Extension of work

The following Resolution was proposed by Mrs. Dale, seconded by Mr. Johnston :—

“ That the Association shall proceed at once to establish Welfare Clubs in the suburbs of the town, wherever such Clubs may seem desirable ; that the Committee be asked to undertake the work of organisation, and should open a subscription list for the purpose.”

The Resolution was supported by Mrs. Gardner, Mr. Curtis, Miss Thurston and Mr. Andrew Driver. On the division, the Resolution was carried with four dissentients.

Vote of Thanks

A vote of thanks to the Chairman was proposed by Mr. Fletcher, seconded by Mr. Houghton, and carried unanimously.

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